

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: LORI J. BLISS

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Case No. 5:17-bk-04027

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/27/2017.
- 2) The plan was confirmed on 05/08/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/20/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,591.00.
- 10) Amount of unsecured claims discharged without full payment: \$55,209.51.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 30,729.00	
Less amount refunded to debtor(s)	\$ 129.00	
<b>NET RECEIPTS</b>		<b>\$ 30,600.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 7,372.85	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,200.47	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 9,573.32</b>
Attorney fees paid and disclosed by debtor(s):	\$ 850.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LISA M. DORAN, ESQUIRE	Lgl	0.00	NA	NA	7,372.85	0.00
WYOMING VALLEY SANITARY	Uns	414.74	202.73	202.73	9.02	0.00
ECMC	Uns	0.00	6,200.06	6,200.06	276.03	0.00
U.S.DEPARTMENT OF EDUCATION	Uns	13,235.59	14,977.44	14,977.44	666.80	0.00
ECMC	Uns	75,568.30	63,006.71	63,006.71	2,805.07	0.00
ONEMAIN FINANCIAL	Sec	8,133.47	6,671.33	3,400.00	3,400.00	0.00
ONEMAIN FINANCIAL	Uns	0.00	6,671.33	3,671.33	163.45	0.00
PORTFOLIO RECOVERY	Uns	744.99	744.99	744.99	33.16	0.00
AIS PORTFOLIO SERVICE, LP	Uns	170.60	85.60	85.60	3.81	0.00
AIS PORTFOLIO SERVICE, LP	Uns	69.00	66.73	66.73	2.98	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,004.38	1,004.38	1,004.38	44.71	0.00
NCB MANAGEMENT SERVICES, INC	Uns	11,481.71	11,481.71	11,481.71	511.17	0.00
WELTMAN WEINBERG & REIS	Uns	5,861.56	17,341.93	0.00	0.00	0.00
BOSTON PORTFOLIO ADVISORS	Uns	17,341.93	17,341.93	17,341.93	772.07	0.00
RESURGENT CAPITAL SERVICES	Uns	814.14	630.69	630.69	28.08	0.00
CMC FCPI EMPLOYEES FCU	Uns	11,022.18	11,000.00	11,000.00	11,000.00	0.00
NATIONSTAR MORTGAGE	Sec	38,002.19	38,639.53	1,310.33	1,310.33	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAVALRY SPV I LLC/CITIBANK NA	Uns	4,886.96	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	1,660.00	NA	NA	0.00	0.00
BRIAN J. CALI, ESQUIRE	Uns	18,302.26	NA	NA	0.00	0.00
CAPIO PARTNERS	Uns	107.30	NA	NA	0.00	0.00
CITY OF WILKES-BARRE	Uns	230.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATION	Uns	0.00	NA	NA	0.00	0.00
DISH NETWORK	Uns	165.93	NA	NA	0.00	0.00
ENCOMPASS INSURANCE	Uns	638.91	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Uns	166.00	NA	NA	0.00	0.00
FMS, INC	Uns	125.67	NA	NA	0.00	0.00
GEISINGER	Uns	1,271.85	NA	NA	0.00	0.00
HIGHGATE - GALLERIA	Uns	3,382.00	NA	NA	0.00	0.00
INTERMOUNTAIN MEDICAL GROUP	Uns	20.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP	Uns	43.34	NA	NA	0.00	0.00
MISERICORDIA UNIVERSITY	Uns	2,700.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	101.01	NA	NA	0.00	0.00
NATIONWIDE CREDIT, INC	Uns	125.67	NA	NA	0.00	0.00
NORTHEAST REVENUE SERVICE	Uns	69.77	NA	NA	0.00	0.00
PORTNOFF LAW ASSOC	Uns	103.08	NA	NA	0.00	0.00
PROFESSIONAL ACCT SERVICES	Uns	20.51	NA	NA	0.00	0.00
SERVICE ELECTRIC	Uns	2,208.71	NA	NA	0.00	0.00
STABILIS SPLIT ROCK JV, LLC	Uns	4,831.82	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Uns	125.00	NA	NA	0.00	0.00
TEK COLLECT	Uns	100.00	NA	NA	0.00	0.00
CAPITAL ONE/ALLIANCE ONE	Uns	333.85	NA	NA	0.00	0.00
MCCARTHY BURGESS & WOLFF	Uns	69.42	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,310.33	\$ 1,310.33	\$ 0.00
Debt Secured by Vehicle	\$ 3,400.00	\$ 3,400.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 4,710.33	\$ 4,710.33	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 130,414.30	\$ 16,316.35	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 9,573.32	
Disbursements to Creditors	\$ 21,026.68	
<b>TOTAL DISBURSEMENTS:</b>		\$ 30,600.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/17/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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